Attorney Docket No.

RATENT AND TRADEMARK OFFICE

In re Patent Application of Daniel I. FLITCROFT et al Application No.: 09/691,175

Filing Date:

October 19, 2000

Sir:

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3628

Examiner: Clement B. Graham

Confirmation No.: 7048

SIXTH **INFORMATION DISCLOSURE STATEMENT** TRANSMITTAL LETTER

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

	closed is a 49 for the abov	SIXTH re-identified pate		sclosure Statement an	d accompanying form
L L L L The 1.21 tha	No additional The fee of \$ A statement \$ 1.17(p) are Charge A check in th Charge	I fee for submissing 180.00 (1806) as under 37 C.F.R. under 37 C.F.R. also enclosed. to Depose amount of\$ to creater the paper red by this paper in the pape	ion of an IDS is requested in Section 197 (e) is also en § 1.97(e), and the section osit Account No. 02 is enclosed it card. Form PT to charge any appress sections is enclosed in the section of the section is enclosed in the section in the section in the section is enclosed in the section i	F.R. § 1.17(p) is also enclosed. fee of \$180.00 (1806) 2-4800 for the fee due sed for the fee due. FO-2038 is attached.	as set forth in 37 C.F.R.
			Res	pectfully submitted,	
			BUF	RNS, DOANE, SWECI	KER & MATHIS, L.L.P.
P.O. Bo Alexand (703) 83	lria, Virginia 22	2313-1404	Ву	John F. Guay	
Date: A	oril 12 2004			Registration No. 47	248

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GROUP 3600

(3/04)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

AB PE Pa	atent Application of)
Daniel	I. FLITCROFT et al.	Group Art Unit: 3628
Applica	ation No.: 09/691,175) Examiner: C. Graham
Filed:	October 19, 2000	Confirmation No.: 7048
For:	CREDIT CARD SYSTEM AND METHOD))

SIXTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir: In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The documents are being submitted after a first Office Action on the merits but prior to the closing of prosecution; therefore, under 37 C.F.R. § 1.97(c), the fee of \$180.00 (1806) set forth in 37 C.F.R. § 1.17(p) is enclosed.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:

John F. Guay

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Date: April 12, 2004

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SIXTH

SIXTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Complete if Known				
Application Number	09/691,175			
Filing Date	October 19, 2000			
First Named Inventor	FLITCROFT, Daniel I. et. al.			
Examiner Name	C. Graham			
Attorney Docket Number	032668-027			

Te Tall	My SS		U.S. PATENT DOCUMENTS	
Examiner Initials	Doctorent Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
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	2002/0120587	A1	D'Agostino	August 29, 2002
	2003/0097331	A1	Cohen	May 22, 2003
	2003/0216997	A1	Cohen	November 20, 2003

FOREIGN PATENT DOCUMENTS						
Examiner Document Kind Code Initials Number (if known)	Kind Code	Country	Date of Publication	Translation		
	Country	(MM-DD-YYYY)	Yes	No		
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		Document Kind Code	Document Kind Code Country	Document Number Kind Code (if known) Country Date of Publication (MM-DD-YYYY)	Document Number (if known) Country Date of Publication (MM-DD-YYYY) Yes	

NON-PATENT LITERATURE DOCUMENTS					
Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
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Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.